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Information Disclosure Statement By Applicant	Applicant: DAVIS et al.	
(Use Several Sheets if Necessary)	Filing Date July 22, 1999	Group 3628

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub- class	Filing Date

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub- class	Translation	
							Yes	No
JL	1	WO 94/28498	12/08/94	PCT			X	
JL	2	WO 96/32701	10/17/96	PCT			X	
JL	3	WO 96/04618	02/15/96	PCT			X	
JL	4	WO 96/13791	05/09/96	PCT			X	
JL	5	WO 96/38826	05/12/96	PCT			X	
JL	6	WO 96/41286	12/19/96	PCT			X	
JL	7	WO 97/10562	03/20/97	PCT			X	
JL	8	WO 98/19237	07/05/98	PCT			X	
JL	9	WO 98/25238	12/02/97	PCT			X	
JL	10	WO 98/25239	04/05/00	PCT			X	
JL	11	WO 98/43427	01/10/98	PCT			X	
JL	12	WO 98/49658	11/05/98	PCT			X	
JL	13	WO 99/10850	03/04/99	PCT			X	
JL	14	WO 00/04717	01/27/00	PCT			X	
JL	15	WO 00/25238	04/05/00	PCT			X	
JL	16	WO 01/09851	08/02/01	PCT			X	
JL	17	WO 01/08113	01/02/01	PCT			X	
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JL	19	0 917 120 A	05/19/99	EP0			X	

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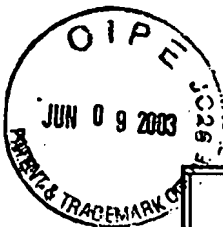


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Examiner <i>JL</i>	Date Considered <i>9/26/2007</i>
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18

Stylesheet Version v18.0

Title of Invention

INTERNET PAYMENT, AUTHENTICATION AND LOADING
SYSTEM USING VIRTUAL SMART CARD

Application Number: 09/359083

Confirmation Number: 2317

First Named Applicant: Virgil Davis

Attorney Docket Number: VISAP016

Art Unit: 3628

Examiner: Jeffrey C. PWU

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or 5352875 or 5365589 or 5373561 or 5392353
or 5396558 or 5416842 or 5440633 or 5440634
or 5455863 or 5497421 or 5517569 or 5524052
or 5548106 or 5559887 or 5633930 or 5673418
or 5682027 or 5633930 or 5649118 or 5665951
or 5706442 or 5710887 or 5742845 or 5748737
or 5764894 or 5790677 or 5854891 or 5883810
or 5901303 or 5914471 or 5917168 or 5936221
or 5963924 or 5969316 or 5996076 or 6016484
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Note: Applicant is not required to submit a paper copy of cited US Patent Documents

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Note: Applicant is not required to submit a paper copy of cited US Published Applications

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JL	1	20010008015	2001-07-12	VU et al.			

Signature

Examiner Name	Date
JL	9/26/2007